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APPLICATION NO.: 09/788,208

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INVENTOR(S) : JORN IVERSEN

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 10, claim 1, lines 43 to 45 contain additional text which should not appear, namely "...upon receipt by the receiving module of the negotiable instrument issued by the buyer intended for the seller,...".

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